

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

Michael S Watson, Sr.
Mary A Roberson-Watson
Debtor(s)

Case No. 16 B 07096

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Marilyn O. Marshall, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 03/01/2016.
- 2) The plan was confirmed on 06/29/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 06/29/2016.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 09/30/2016.
- 5) The case was Dismissed on 01/18/2017.
- 6) Number of months from filing to last payment: 9.
- 7) Number of months case was pending: 14.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$8,368.00
Less amount refunded to debtor	\$0.00

NET RECEIPTS:

\$8,368.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$3,770.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$359.92
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:

\$4,129.92

Attorney fees paid and disclosed by debtor:	\$230.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
Allied Collection Services	Unsecured	61.00	NA	NA	0.00	0.00
Ally Financial	Secured	8,562.59	8,562.59	8,562.59	876.77	196.63
Capital One Bank	Unsecured	434.00	434.82	434.82	0.00	0.00
Cda/pontiac	Unsecured	1,201.00	NA	NA	0.00	0.00
Cda/pontiac	Unsecured	393.00	NA	NA	0.00	0.00
City of Chicago Department of Revenue	Unsecured	250.00	630.40	630.40	0.00	0.00
City of Chicago Department of Water	Secured	500.00	0.00	500.00	47.09	7.18
Commonwealth Edison	Unsecured	500.00	372.87	372.87	0.00	0.00
Credit Management, LP	Unsecured	332.00	NA	NA	0.00	0.00
Department Of Education	Unsecured	11,468.00	4,046.61	4,046.61	0.00	0.00
Fair Collections & Outsourcing	Unsecured	2,248.00	NA	NA	0.00	0.00
IC Systems, Inc	Unsecured	186.00	NA	NA	0.00	0.00
Illinois Collection Service	Unsecured	57.00	NA	NA	0.00	0.00
MCSI -Municipal Collection Services, Inc	Unsecured	80.00	NA	NA	0.00	0.00
MCSI -Municipal Collection Services, Inc	Unsecured	80.00	NA	NA	0.00	0.00
MCSI -Municipal Collection Services, Inc	Unsecured	80.00	NA	NA	0.00	0.00
MCSI -Municipal Collection Services, Inc	Unsecured	80.00	NA	NA	0.00	0.00
MCSI -Municipal Collection Services, Inc	Unsecured	69.00	NA	NA	0.00	0.00
MCSI -Municipal Collection Services, Inc	Unsecured	69.00	NA	NA	0.00	0.00
MCSI -Municipal Collection Services, Inc	Unsecured	57.00	NA	NA	0.00	0.00
PennyMac Loan Services	Secured	53,345.62	53,345.62	53,345.62	3,110.41	0.00
PennyMac Loan Services	Secured	189,846.00	231,685.62	231,685.62	0.00	0.00
Peoples Gas	Unsecured	500.00	NA	NA	0.00	0.00
Santander Consumer USA	Secured	14,209.00	15,158.44	15,158.44	0.00	0.00
United States Dept Of Education	Unsecured	0.00	8,134.75	8,134.75	0.00	0.00
University of Chicago	Unsecured	50,000.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$231,685.62	\$0.00	\$0.00
Mortgage Arrearage	\$53,345.62	\$3,110.41	\$0.00
Debt Secured by Vehicle	\$23,721.03	\$876.77	\$196.63
All Other Secured	\$500.00	\$47.09	\$7.18
TOTAL SECURED:	\$309,252.27	\$4,034.27	\$203.81
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$13,619.45	\$0.00	\$0.00

Disbursements:

Expenses of Administration	<u>\$4,129.92</u>
Disbursements to Creditors	<u>\$4,238.08</u>

TOTAL DISBURSEMENTS :	<u>\$8,368.00</u>
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12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/17/2017

By: /s/ Marilyn O. Marshall

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.